

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

In Re:

Joseph William Nittoso &
Therese Celeste Edwards
Debtors.

Case No.: 17-35590
Chapter: 13
Judge: VFP



Order Filed on March 20, 2023
by Clerk
U.S. Bankruptcy Court
District of New Jersey

ORDER REGARDING REQUEST FOR EXEMPTION FROM:

- ☐ CREDIT COUNSELING REQUIRED UNDER 11 U.S.C. § 109(h)(1)
- ☐ PARTICIPATION IN FINANCIAL MANAGEMENT COURSE REQUIRED UNDER 11 U.S.C. § 727(a)(11) or 1328(g)(1)
- ☒ REQUIREMENT TO FILE CERTIFICATION IN SUPPORT OF DISCHARGE REQUIRED UNDER U.S.C. § 1328(a)

The relief set forth on the following page is **ORDERED**.

DATED: March 20, 2023

A handwritten signature in black ink, appearing to read "Vincent F. Papalia".

Honorable Vincent F. Papalia
United States Bankruptcy Judge

This matter having been presented by the debtor pursuant to 11 U.S.C. § 109(h)(4), and for good cause shown, it is

ORDERED that:

- X The request by counsel on behalf of Debtor - Joseph William Nittoso, only, is GRANTED; the debtor is hereby exempt from:
- ☐ obtaining budget and credit counseling required under 11 U.S.C. § 109(h)(1) and filing a Certificate of Credit Counseling,
 - ☐ participating in a Financial Management Course as required under 11 U.S.C. § 727(a)(11), or 1328(g)(1) and filing a Certification of Completion of Instructional Course Concerning Financial Management (Official Form B23),
 - ☒ filing a Certification in Support of Discharge concerning Domestic Support Obligation as required by 11 U.S.C. § 1328(a).

_____ The debtor's request for an exemption is DENIED, and

- ☐ the debtor must obtain budget and credit counseling from a United States Trustee approved credit counseling agency and file a *Certificate of Credit Counseling* on or before fourteen (14) days from the date the debtor's petition was filed or the case will be dismissed without further notice,
- ☐ the debtor must participate in a Financial Management Course conducted by a United States Trustee approved agency, and file a *Debtor's Certification of Completion of Instructional Course Concerning Financial Management (Official Form B23)*,
- ☐ the debtor must file a *Certification in Support of Discharge* concerning domestic support obligations as required under 11 U.S.C. § 1328(a).

The documents highlighted above must be filed

- ☐ on or before the last day to object to discharge has expired,
- or
- ☐ on or before the last payment is made to the Standing Trustee on the Debtor's plan.

Failure to do so will result in the debtor's case being closed without the debtor having received a discharge.

In re:
Joseph William Nittoso
Therese Celeste Edwards
Debtors

Case No. 17-35590-VFP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Mar 21, 2023

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 23, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Joseph William Nittoso, Therese Celeste Edwards, 110 Lexington Avenue, Bloomfield, NJ 07003-5765

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 23, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 21, 2023 at the address(es) listed below:

Name	Email Address
David G. Beslow	on behalf of Joint Debtor Therese Celeste Edwards yrodriguez@goldmanlaw.org yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;beslow.davidr64764@notify.bestcase.com;cfinnerty@goldmanlaw.org;r64764@notify.bestcase.com;GoldmanBeslowLLC@jubileebk.net
David G. Beslow	on behalf of Debtor Joseph William Nittoso yrodriguez@goldmanlaw.org yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;beslow.davidr64764@notify.bestcase.com;cfinnerty@goldmanlaw.org;r64764@notify.bestcase.com;GoldmanBeslowLLC@jubileebk.net
Denise E. Carlon	on behalf of Creditor M&T BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Kevin Gordon McDonald	on behalf of Creditor M&T BANK kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com

District/off: 0312-2

User: admin

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Date Rcvd: Mar 21, 2023

Form ID: pdf903

Total Noticed: 1

Marie-Ann Greenberg

magecf@magtrustee.com

Mark Goldman

on behalf of Debtor Joseph William Nittoso yrodriguez@goldmanlaw.org
yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.bestcase.com;cfinnerty@goldmanlaw.org;Go
ldmanBeslowLLC@jubileebk.net

Mark Goldman

on behalf of Joint Debtor Therese Celeste Edwards yrodriguez@goldmanlaw.org
yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.bestcase.com;cfinnerty@goldmanlaw.org;Go
ldmanBeslowLLC@jubileebk.net

Regina Cohen

on behalf of Creditor Ally Financial Inc. rcohen@lavin-law.com mmalone@lavin-law.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9